



UAPD Benefits at a Glance*

<p>Health Benefits</p>	<ul style="list-style-type: none"> • County Pays 85% of total Kaiser and Blue Shield HMO premium and 75% for the PPO plan. • Five health plan options: <ul style="list-style-type: none"> ○ <u>Kaiser HMO</u>: \$15 doc visit; \$10/\$20 generic/brand drugs ○ <u>Kaiser High Deductible Health Plan (HDHP)</u>: Plan pays 90% after deductible. Deductible is \$1500 for Individual and \$3000 for Family. Enrollment into Health Savings Account (HSA); County pays 50% of plan deductible (\$750 for employee only coverage) to Health Savings Account. ○ <u>Blue Shield HMO</u>: \$15 doc visit; \$15/\$25 generic/brand drugs ○ <u>Blue Shield PPO</u>: In Network paid at 80%; Out of Network paid at 60%; \$15/\$30 generic/brand drugs ○ <u>Blue Shield High Deductible Health Plan (HDHP)</u>: Plan pays 90% after deductible. Deductible is \$1500 for Individual and \$3000 for Family. Enrollment into Health Savings Account (HSA); County pays 50% of plan deductible (\$750 for employee only coverage) to Health Savings Account.
<p>Dental Benefits</p>	<ul style="list-style-type: none"> • All employees must participate in a plan. • Two dental plan options: <ul style="list-style-type: none"> ○ <u>DeltaCare DHMO</u>: No charge for basic services ○ <u>Cigna DPPO</u>: 60% coverage if employed less than 1 year; 85% coverage if employed 1 year or more • Cigna Dental Buy-up option: <ul style="list-style-type: none"> ○ Employees with more than 1 year of service: <ul style="list-style-type: none"> ▪ Core with \$4,000 calendar maximum –or– ▪ Core plus \$4,000 orthodontia services –or– ▪ Core plus \$4,000 calendar max and \$4000 orthodontia services. • County pays 90% of total dental premium for core plans only
<p>Vision Benefits</p>	<ul style="list-style-type: none"> • Vision coverage through Vision Service Plan (VSP) <ul style="list-style-type: none"> ○ Benefit is fully paid by the County ○ Includes eye exam every 12 months and frames or contact lenses every 24 months • Vision Buy-up option: <ul style="list-style-type: none"> ○ Frames and lenses every 12 months ○ \$35 co-pay for anti-reflective coating ○ \$200 allowance on frames or contacts in lieu of lens and frame



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<p>Pension Benefit (for employees hired on or after July 13, 1997)</p>	<ul style="list-style-type: none"> • <u>If hired before August 7, 2011:</u> <ul style="list-style-type: none"> ○ Eligible for Plan 4 - 2%@55.5 ○ Employee's cost in Plan 4 is a % based on age at time of hire with the County or with a qualified reciprocal system. • <u>If hired between August 7, 2011 and December 31, 2012:</u> <ul style="list-style-type: none"> ○ Eligible for Plan 5 – 2%@61.25 ○ Employee's cost in Plan 5 is a % based on age at time of hire with the County or with a qualified reciprocal system. • <u>If hired on or after January 1, 2013:</u> <ul style="list-style-type: none"> ○ Eligible for Plan 7 – 2%@62 ○ Employee's cost in Plan 7 is a flat rate. ○ Employees starting on or after January 1, 2013 who are establishing reciprocity may be eligible for Plan 5. • Eligible to retire in Plan 4 or Plan 5 at age 50 with a minimum of 10 years of service including a minimum of 5 years of service credit for full time employees or 30 years of service. If age 70, employees can receive a benefit regardless of years of service. Permanent part time employees must meet the same time requirements but must be at least 55 years old. • Eligible to retire in Plan 7 at age 52 with a minimum of 5 years of service credit. • Lifetime monthly pension benefit for Plan 4 and 5 are based on # of years of service credit, final average monthly compensation (average of highest 3 one year periods), and a factor for age at retirement. • Lifetime monthly pension benefit for Plan 7 is based on # of years of service credit, final average monthly compensation (average of highest 36 consecutive months), and a factor for age at retirement. • There are no County pick-ups of employee retirement contributions. • Employees in Plan 4 pay 3% additional cost share. Employees in Plan 5 or Plan 7 do not pay this additional cost share. • Effective July 3, 2016, all employees will pay 50% of COLA cost.
<p>Deferred Compensation</p>	<ul style="list-style-type: none"> • Effective January 1, 2016, each new employee will be automatically enrolled in the County's Deferred Compensation program. <ul style="list-style-type: none"> ○ Automatic 1% of pre-tax wages unless employee chooses to opt out or change deferrals. ○ Pre-tax deduction will be invested in the target fund associated with employees' DOB. ○ No waiting period for vesting rights. ○ County will match 1% • 457 Deferred Compensation Plan through Mass Mutual; Employees can set aside a portion of salary on a tax-free basis and invest the funds for retirement; Pre-tax deduction. • Roth 457 Plan through Mass Mutual provides an alternative to pre-tax investing; Contributions are after-tax.
<p>Life Insurance</p>	<ul style="list-style-type: none"> • \$50,000 Basic Life Insurance benefit (including an additional \$110,000 if the employee's death is the result of an accident) and \$500 life insurance benefit for spouse/domestic partner and dependents fully paid by the County



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	<ul style="list-style-type: none"> Supplemental Life Insurance (at employee cost) up to \$250,000 for employee, \$125,000 for spouse, and \$10,000 for dependents.
Short-Term Disability (STD)	<ul style="list-style-type: none"> State Disability Insurance (SDI) program provides partial income replacement in the event of a non-work-related injury, illness or pregnancy (automatic enrollment; employee paid) <u>Basic Disability</u> qualify for 7 months during your SDI waiting period <ul style="list-style-type: none"> Employees working 20 or more hours/week Employee pays \$2.347 semi monthly Covers \$95/week (not to exceed 70% of pre-disability earnings) for 18 weeks
Long-Term Disability Disability (LTD)	<ul style="list-style-type: none"> Eligible for LTD benefits after 3 years of service Benefit is two-thirds of salary after a waiting period of 120 days, with the maximum benefit being \$2,400 per month Benefit is fully paid by the County
Flexible Spending Accounts	<ul style="list-style-type: none"> Employees can set aside up to \$2,600 (as of 1/1/2017) of pre-tax earnings into a healthcare flexible spending account or \$5,000 for childcare flexible spending account to pay for eligible medical and childcare expenses. For Healthcare FSA; if funds are not used by December 31st, up to \$500 will be rolled into the next plan year. Funds do not rollover for Dependent Care FSA
Paid and Unpaid Time Off	<ul style="list-style-type: none"> 11 fixed holidays and 1 "floating" holiday Vacation is accrued every pay period (pp) based on years of service: <ul style="list-style-type: none"> 0 - 5 years = 4 hrs/pp 5 - 10 years = 4.9 hrs/pp 10 - 15 years = 5.9 hrs/pp 15 - 20 years = 6.5 hrs/pp 20 - 25 years = 6.8 hrs/pp 25+ years = 7.4 hrs/pp Sick leave is accrued at a rate of 3.7 hrs/pp.
Voluntary Time Off (VTO)	<ul style="list-style-type: none"> Helps employees balance their work with their personal needs by allowing for a more flexible work schedule without losing County benefits afforded to a full-time employee
Catastrophic Leave	<ul style="list-style-type: none"> Allows an employee who has exhausted paid time off due to a serious illness, injury or condition to receive donations of paid time from other employees
Administrative Leave	<ul style="list-style-type: none"> Administrative Leave Employees in the unit will be regarded as FLSA exempt and overtime compensation is eliminated. Employees will be permitted to cash out up to fifty percent (50%) of his or her administrative leave balance. Part time, regular employees in the bargaining unit shall receive a pro-rated amount of administrative leave based on FTE. Full-time regular employees will receive five (5) hours of administrative leave per pay period, which shall be prorated for part time regular employees.



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	<ul style="list-style-type: none"> Administrative leave can be accrued up to a maximum of two hundred sixty (260) hours, at which point employees shall stop accruing administrative leave until such time the total number of accrued hours is reduced below two hundred sixty (260) hours. Every April, employees shall be permitted to cash out up to fifty percent (50%) of his or her administrative leave balance.
Commute Alternative Program	<ul style="list-style-type: none"> The County offers cash incentives up to \$75/month that support the use of public transportation, carpool, vanpool and walking/biking to work
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> Counseling services (4 free visits per year) and resources to help employees and family members manage problems related to work, personal relations, stress, finances, substance abuse and other life concerns
Homebuyer Education Program	<ul style="list-style-type: none"> Workshops designed to help employees understand credit capability, assess home ownership costs, evaluate first-time homebuyer programs, and learn negotiating strategies
Childcare	<ul style="list-style-type: none"> Employee discounted childcare at the County-owned childcare facility "Our Place" in Redwood City, including back-up childcare Childcare tuition assistance program "Preferred" enrollment status at Imagination Station (Daly City) and Palcare (Burlingame)
Tuition Reimbursement	<ul style="list-style-type: none"> Financial assistance for participating in job-related degree or certificate programs, skill enhancement workshops or programs for continuing education units \$263 for college courses under 3 units (and workshops less than 30 hours in length) and \$438 for courses of 3 units or more (or workshops over 30 hours in length)
Workplace Mediation	<ul style="list-style-type: none"> A voluntary and confidential program for resolving conflicts in the workplace in partnership with Peninsula Conflict Resolution Center (PCRC)
College Enrollment and Financial Assistance	<ul style="list-style-type: none"> Workshops designed to help employees with high-school aged children explore their college options and maximize financial assistance
Wellness Program	<ul style="list-style-type: none"> Preventative health services (flu clinics, heart check clinics etc), health promotion programs (exercise classes, worksite massage etc.), and health improvement programs (recreation tournaments, weight management programs etc.) Rewards for participating in wellness clinics and online health assessments
Telecommuting	<ul style="list-style-type: none"> Employees, with Supervisor and Department Head approval, may request working from home or a remote location



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Retiree Health Benefit	<ul style="list-style-type: none"> • County pays \$400 toward the monthly premium for one retiree plan (either health or dental) for every 8 hours of unused sick leave upon retirement. • The employee can use up to 14 hours of sick leave to pay for the monthly premium and can enroll in the other plans through COBRA. <p>Employees who separate from County service without retiring are not eligible for this benefit.</p>
San Mateo Credit Union	<ul style="list-style-type: none"> • All employees of San Mateo County are eligible for membership in San Mateo Credit Union which offers a broad range of financial and investment services
Financial Sounding	<ul style="list-style-type: none"> • Provides a personalized assessment of the estimated retirement benefits, taking into account your SamCERA pension and the County's Deferred Compensation Plan with Mass Mutual, to help employees see their current state of retirement financial preparedness and what strategies they could consider to improve their overall retirement readiness through the assets they have at retirement.
United Healthcare Global Travel Assist	<ul style="list-style-type: none"> • Helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days. Travel Assist can also help you with non-emergencies, such as planning your trip.

*This Benefits Summary is a general outline of the benefits offered under the County's benefits program. Specific details and plan limitations are provided in the Evidence of Coverage (EOC) and plan documents. In the event that the information in this document or in the EOC differ from the Memorandum of Understanding (MOU), the MOU will prevail. For more information about County benefits visit <http://hr.smcgov.org/employee-benefits> or <http://www.samcera.org/>.